

Information to identify the case:

Debtor 1	<u>Hussein Senan</u>	Social Security number or ITIN	xxx-xx-9841
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-15549-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hussein Senan
aka Hussein I. Senan

6/21/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Hussein Senan
 Debtor

Case No. 19-15549-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Hussein Senan, 110 Woodberry Dr., Egg Harbor Township, NJ 08234-6721
 518128025 +GE Capital Retail Bank, 401 N. Broad Street, Philadelphia, Pennsylvania 19108-1001
 518128026 Lonny Matlick, DO, 2306 New Road, Northfield, New Jersey 08225-1407
 518128027 +Martin S. Weisberg, Esq., Mattleman, Weinroth & Miller, P.C., 401 Route 70 East - Suite 100,
 Cherry Hill, New Jersey 08034-2410
 518167560 +THE BANK OF NEW YORK MELLON, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 22 2019 04:03:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 22 2019 00:33:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518128020 +EDI: AMEREXPR.COM Jun 22 2019 04:03:00 Amex, POB 297871,
 Fort Lauderdale, Florida 33329-7871
 518128021 EDI: BANKAMER.COM Jun 22 2019 04:03:00 Bank of America, POB 982238,
 El Paso, Texas 79998
 518128022 E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 22 2019 00:33:38
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
 Coral Gables, Florida 33146-1837
 518128024 EDI: DISCOVER.COM Jun 22 2019 04:03:00 Discover Financial Services, POB 15316,
 Wilmington, Delaware 19850
 518128023 +EDI: NAVIENTFKASMDOE.COM Jun 22 2019 04:03:00 Department of Education/Navient, POB 9635,
 Wilkes Barre, Pennsylvania 18773-9635
 518128028 +EDI: PRA.COM Jun 22 2019 04:03:00 Portfolio Recovery Services, 120 Corporate Blvd.,
 Norfolk, Virginia 23502-4952
 518128029 +EDI: WFFC.COM Jun 22 2019 04:03:00 Wells Fargo Bank, POB 14517,
 Des Moines, Iowa 50306-3517

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518128031* +Amex, POB 297871, Fort Lauderdale, Florida 33329-7871
 518128032* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, POB 982238, El Paso, Texas 79998)
 518128033* Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
 Coral Gables, Florida 33146-1837
 518128035* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover Financial Services, POB 15316,
 Wilmington, Delaware 19850)
 518128034* +Department of Education/Navient, POB 9635, Wilkes Barre, Pennsylvania 18773-9635
 518128036* +GE Capital Retail Bank, 401 N. Broad Street, Philadelphia, Pennsylvania 19108-1001
 518128037* Lonny Matlick, DO, 2306 New Road, Northfield, New Jersey 08225-1407
 518128038* +Martin S. Weisberg, Esq., Mattleman, Weinroth & Miller, P.C., 401 Route 70 East - Suite 100,
 Cherry Hill, New Jersey 08034-2410
 518128039* +Portfolio Recovery Services, 120 Corporate Blvd., Norfolk, Virginia 23502-4952
 518128040* +Wells Fargo Bank, POB 14517, Des Moines, Iowa 50306-3517

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 15

Date Rcvd: Jun 21, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC as servicer Bank of New York as Trustee for the Certificateholders of CWALT 2004-22 CB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC as servicer Bank of New York as Trustee for the Certificateholders of CWALT 2004-22 CB kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako on behalf of Debtor Hussein Senan bkdruziako@aol.com

TOTAL: 5